

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
October 4, 2013

Account	2008	2009	2010	2011	2012	2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 May	2013 Jun	2013 Jul	2013 Aug
ASSETS															
1 Bank credit	2.1	-6.6	-2.7	1.8	4.0	4.2	4.1	4.8	2.6	3.1	1.2	-1.1	0.3	-2.1	-4.2
2 Securities in bank credit ²	-1.8	6.6	6.9	1.8	7.5	9.8	5.7	8.3	5.3	2.0	-2.2	-2.0	-5.7	-11.9	-9.1
3 Treasury and agency securities ³	2.6	13.5	15.2	3.1	8.6	11.8	10.6	9.2	1.8	-2.3	-7.2	-7.4	-6.7	-19.7	-17.2
6 Other securities	-7.5	-3.2	-7.1	-0.7	5.1	5.4	-5.0	6.5	13.3	11.5	8.6	9.1	-3.4	4.2	7.5
9 Loans and leases in bank credit ⁸	3.2	-10.2	-5.8	1.8	2.7	2.2	3.4	3.5	1.6	3.6	2.4	-0.7	2.6	1.5	-2.3
10 Commercial and industrial loans	12.8	-18.5	-9.0	9.0	11.3	10.7	11.9	11.8	9.1	10.4	6.5	0.8	12.8	10.6	-0.3
11 Real estate loans	-0.2	-5.7	-5.5	-3.8	-1.1	-1.5	-0.7	-0.6	-1.6	-0.2	-0.4	-2.9	0.3	-3.7	-5.1
12 Revolving home equity loans	12.4	0.6	-4.2	-6.0	-7.2	-6.0	-6.0	-8.2	-9.5	-8.7	-9.2	-10.3	-7.8	-8.1	-5.7
13 Closed-end residential loans ⁹	-9.3	-8.7	-2.6	-0.4	1.2	1.1	2.5	2.8	-1.6	0.2	-0.3	-6.7	0.4	-8.6	-13.3
14 Commercial real estate loans ¹⁰	6.4	-4.8	-8.9	-6.4	-1.3	-2.7	-2.1	-1.6	1.3	2.5	2.7	3.9	3.0	3.3	4.2
15 Consumer loans	5.1	-3.3	-7.1	-0.7	1.2	0.4	1.2	0.6	2.5	1.9	4.7	5.4	5.1	0.6	3.1
16 Credit cards and other revolving plans	4.4	-6.3	-11.2	-1.1	-0.7	-1.7	-0.5	-0.7	0.2	0.5	2.5	3.4	1.6	-3.9	-0.2
17 Other consumer loans ¹¹	6.2	1.2	-1.4	-0.2	3.5	3.2	3.2	2.1	5.3	3.6	7.3	7.8	9.1	5.9	6.8
18 Other loans and leases	1.7	-23.1	0.4	19.8	6.6	5.9	8.9	9.6	1.5	8.4	3.6	-1.9	-7.4	6.6	-2.0
21 LESS: Allowance for loan and lease losses	—	—	—	-17.4	-16.8	-16.0	-19.0	-14.1	-22.7	-14.5	-14.7	-12.8	-16.4	-14.9	-17.8
22 Interbank loans ¹²	-15.4	-38.5	-23.1	-37.3	4.5	7.9	-3.0	7.5	5.3	19.4	-1.3	1.9	-5.6	-40.7	-34.3
25 Cash assets ¹⁵	160.2	49.0	-7.8	48.3	-2.1	-1.4	-9.5	-5.1	7.8	44.8	45.3	57.1	42.4	28.6	60.3
26 Trading assets ¹⁶	—	—	—	3.9	-1.8	13.2	0.9	4.0	-24.2	-16.7	-31.3	-69.3	-43.2	-66.8	-63.7
29 Other assets ¹⁸	14.9	-4.1	4.5	-4.5	-4.7	-9.8	-3.1	-1.2	-5.1	2.7	0.0	11.1	7.1	11.3	-7.0
30 TOTAL ASSETS ¹⁹	7.9	-6.0	-2.7	5.4	2.5	2.7	1.8	3.3	2.3	8.3	6.7	7.2	6.6	2.4	4.8
LIABILITIES															
31 Deposits	5.4	5.2	2.4	6.7	7.2	5.4	5.2	8.7	8.6	7.1	4.8	3.4	5.4	8.0	2.5
32 Large time deposits	-2.9	-5.7	-7.3	-13.7	-1.3	-9.3	-2.4	6.8	0.0	12.3	-1.4	6.4	14.7	14.9	-10.6
33 Other deposits	—	—	—	12.4	9.0	8.6	6.8	9.1	10.4	6.1	6.0	2.9	3.6	6.6	5.1
34 Borrowings	13.4	-24.5	-18.9	-14.5	-5.3	-8.5	-8.1	-0.9	-4.3	3.6	-5.7	6.4	-5.3	-9.2	-2.6
37 Trading liabilities ²⁰	—	—	—	1.3	-8.5	1.1	-18.4	3.8	-21.2	-15.0	-16.0	-63.1	-76.1	-93.5	-52.3
41 Other liabilities ²¹	0.5	-10.8	9.3	-1.3	-0.8	10.0	1.8	-7.5	-7.2	0.7	-3.8	0.5	-1.6	-17.1	-2.7
42 TOTAL LIABILITIES ¹⁹	10.6	-7.1	-3.4	5.5	2.3	1.7	1.8	4.1	1.4	9.2	7.4	11.6	8.3	5.8	6.2

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see www.federalreserve.gov/releases/h8/about.htm. Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

October 4, 2013

Account		2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS													
1	Bank credit	9,788.1	9,986.7	9,991.5	10,053.0	10,043.9	10,046.6	10,036.5	10,005.3	9,987.4	9,987.6	10,000.3	9,983.5
2	Securities in bank credit ²	2,651.7	2,721.3	2,717.0	2,748.5	2,743.7	2,730.8	2,706.1	2,686.7	2,662.1	2,666.0	2,673.1	2,665.4
3	Treasury and agency securities ³	1,841.5	1,854.9	1,845.7	1,865.1	1,853.6	1,843.2	1,815.1	1,790.0	1,771.5	1,775.8	1,783.2	1,780.0
4	Mortgage-backed securities (MBS) ⁴	1,339.0	1,336.0	1,333.9	1,357.1	1,359.6	1,357.7	1,344.0	1,325.1	1,310.0	1,311.2	1,316.5	1,322.0
5	Non-MBS ⁵	502.5	518.9	511.8	508.0	494.0	485.4	471.1	464.8	461.4	464.6	466.8	458.0
6	Other securities	810.2	866.5	871.3	883.4	890.1	887.6	891.1	896.8	890.6	890.2	889.9	885.4
7	Mortgage-backed securities ⁶	138.6	140.4	140.1	139.8	140.7	140.7	142.3	144.4	144.0	143.7	143.2	141.6
8	Non-MBS ⁷	671.6	726.1	731.2	743.7	749.4	746.9	748.8	752.3	746.6	746.4	746.7	743.8
9	Loans and leases in bank credit ⁸	7,136.3	7,265.3	7,274.5	7,304.5	7,300.2	7,315.8	7,330.3	7,318.6	7,325.3	7,321.6	7,327.2	7,318.1
10	Commercial and industrial loans	1,452.1	1,520.8	1,531.2	1,540.5	1,541.5	1,558.0	1,571.9	1,571.6	1,573.6	1,571.4	1,574.6	1,571.0
11	Real estate loans	3,526.1	3,546.8	3,542.9	3,548.6	3,539.9	3,540.8	3,534.9	3,522.4	3,519.7	3,518.8	3,521.9	3,521.2
12	Revolving home equity loans	530.3	506.5	503.1	498.5	494.1	490.9	487.8	485.5	483.7	482.5	481.6	480.8
13	Closed-end residential loans ⁹	1,581.3	1,611.7	1,610.0	1,615.8	1,606.8	1,607.2	1,599.2	1,583.2	1,579.7	1,580.1	1,581.6	1,579.7
14	Commercial real estate loans ¹⁰	1,414.5	1,428.6	1,429.8	1,434.3	1,439.0	1,442.7	1,448.0	1,453.7	1,456.4	1,456.3	1,458.7	1,460.7
15	Consumer loans	1,107.3	1,118.9	1,122.8	1,127.5	1,132.6	1,137.4	1,138.0	1,140.9	1,143.4	1,142.9	1,142.4	1,142.5
16	Credit cards and other revolving plans	602.6	603.0	604.1	605.4	607.1	607.9	605.9	605.8	607.2	605.9	605.2	605.3
17	Other consumer loans ¹¹	504.6	515.9	518.7	522.1	525.5	529.5	532.1	535.1	536.2	536.9	537.2	537.2
18	Other loans and leases	1,050.9	1,078.9	1,077.6	1,087.9	1,086.2	1,079.5	1,085.5	1,083.7	1,088.5	1,088.5	1,088.3	1,083.4
19	Fed funds and reverse RPs with nonbanks ¹²	307.3	319.0	322.2	319.5	311.1	302.5	298.5	292.2	293.9	295.7	295.7	287.2
20	All other loans and leases ¹³	743.7	759.9	755.3	768.4	775.1	777.0	787.0	791.6	794.6	792.7	792.6	796.2
21	LESS: Allowance for loan and lease losses	158.4	143.8	141.8	140.1	138.6	136.7	135.0	133.1	132.2	132.1	132.0	132.3
22	Interbank loans ¹²	118.3	125.2	126.3	127.3	127.5	126.9	122.6	119.1	117.6	124.7	117.6	119.7
23	Fed funds and reverse RPs with banks ¹²	106.6	113.5	114.0	113.6	112.1	110.9	106.9	102.7	100.5	107.8	100.2	102.5
24	Loans to commercial banks ¹⁴	11.8	11.7	12.3	13.7	15.4	16.0	15.7	16.4	17.1	16.9	17.4	17.3
25	Cash assets ¹⁵	1,641.7	1,836.5	1,944.5	1,970.9	2,064.8	2,137.7	2,189.2	2,299.5	2,328.5	2,339.1	2,444.2	2,451.2
26	Trading assets ¹⁶	313.3	286.7	277.2	276.9	260.9	251.5	237.5	224.9	220.3	215.5	217.4	206.6
27	Derivatives with a positive fair value ¹⁷	287.0	258.7	252.4	254.9	240.4	232.8	219.3	209.3	206.0	199.5	202.4	189.2
28	Other trading assets	26.3	27.9	24.8	22.0	20.5	18.7	18.2	15.6	14.4	16.0	15.0	17.4
29	Other assets ¹⁸	1,147.9	1,158.8	1,146.3	1,109.0	1,119.3	1,125.9	1,137.1	1,130.9	1,123.3	1,137.1	1,131.7	1,118.2
30	TOTAL ASSETS ¹⁹	12,850.9	13,250.0	13,344.0	13,397.0	13,477.7	13,551.9	13,587.8	13,646.7	13,644.9	13,672.0	13,779.1	13,747.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

October 4, 2013

Account		2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
LIABILITIES													
31	Deposits	8,868.6	9,268.7	9,331.1	9,359.5	9,386.5	9,428.9	9,498.0	9,521.0	9,553.2	9,544.7	9,566.6	9,626.1
32	Large time deposits	1,495.0	1,542.8	1,536.6	1,519.2	1,527.3	1,546.1	1,567.0	1,553.9	1,565.6	1,577.9	1,582.8	1,584.2
33	Other deposits	7,373.6	7,725.8	7,794.4	7,840.3	7,859.1	7,882.8	7,931.1	7,967.0	7,987.6	7,966.7	7,983.8	8,041.9
34	Borrowings	1,564.9	1,569.3	1,557.4	1,544.6	1,552.9	1,545.9	1,534.1	1,530.8	1,520.3	1,531.5	1,539.7	1,529.5
35	Borrowings from banks in the U.S.	136.1	155.8	152.5	148.8	142.7	142.8	139.5	136.3	132.1	140.6	131.8	133.3
36	Borrowings from others	1,428.8	1,413.5	1,405.0	1,395.8	1,410.2	1,403.2	1,394.6	1,394.5	1,388.2	1,390.8	1,408.0	1,396.2
37	Trading liabilities ²⁰	283.5	262.3	260.8	266.2	252.2	236.2	217.8	208.3	205.1	199.9	205.0	200.8
38	Derivatives with a negative fair value ¹⁷	252.8	226.7	223.5	225.2	210.4	195.0	183.9	173.5	169.9	163.0	166.1	162.2
39	Other trading liabilities	30.7	35.6	37.3	41.0	41.8	41.2	34.0	34.7	35.2	36.9	38.9	38.6
40	Net due to related foreign offices	213.0	168.9	203.3	230.8	324.3	388.7	420.8	476.9	500.0	512.6	554.7	512.1
41	Other liabilities ²¹	463.3	453.5	455.5	450.4	450.7	450.0	443.6	442.7	429.8	434.4	428.7	421.4
42	TOTAL LIABILITIES ¹⁹	11,393.4	11,722.7	11,808.1	11,851.6	11,966.5	12,049.8	12,114.5	12,179.7	12,208.4	12,223.1	12,294.7	12,289.8
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,457.5	1,527.4	1,535.9	1,545.4	1,511.3	1,502.1	1,473.3	1,467.0	1,436.5	1,449.0	1,484.4	1,457.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	36.0	34.1	33.3	36.5	32.8	11.3	-5.8	-12.2	-20.0	-17.9	-9.9	-4.5
45	Securitized consumer loans ²⁴	19.1	20.7	20.9	20.7	20.5	20.6	20.7	21.1	20.7	20.8	20.6	20.1
46	Securitized credit cards and other revolving plans	10.2	11.7	11.9	11.7	11.5	11.6	11.7	11.8	11.1	11.0	11.3	10.9
47	Other securitized consumer loans	8.9	9.0	9.0	9.0	9.0	9.0	9.0	9.3	9.6	9.8	9.3	9.1
48	Securitized real estate loans ²⁴	760.8	742.1	737.0	736.9	734.3	716.6	696.7	698.0	693.8	692.4	691.5	690.7

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

October 4, 2013

Account		2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS													
1	Bank credit	9,767.3	9,988.8	9,974.5	10,034.2	10,027.0	10,018.4	9,984.2	9,981.8	10,002.1	10,008.6	10,011.7	9,977.3
2	Securities in bank credit ²	2,646.9	2,719.3	2,723.8	2,758.9	2,745.4	2,715.9	2,683.9	2,678.9	2,668.2	2,668.3	2,674.8	2,666.9
3	Treasury and agency securities ³	1,838.0	1,857.3	1,857.3	1,880.8	1,857.4	1,836.4	1,801.4	1,784.6	1,775.9	1,772.1	1,776.3	1,768.5
4	Mortgage-backed securities (MBS) ⁴	1,332.9	1,336.8	1,336.9	1,365.7	1,361.7	1,352.5	1,337.4	1,318.9	1,314.4	1,308.1	1,313.1	1,311.1
5	Non-MBS ⁵	505.0	520.5	520.5	515.1	495.7	483.9	464.0	465.7	461.5	464.0	463.3	457.4
6	Other securities	808.9	862.0	866.5	878.1	888.1	879.6	882.5	894.3	892.3	896.2	898.5	898.4
7	Mortgage-backed securities ⁶	139.0	140.2	140.0	139.8	141.4	140.3	141.2	144.7	144.2	143.8	143.9	142.4
8	Non-MBS ⁷	669.9	721.8	726.5	738.3	746.7	739.3	741.3	749.6	748.1	752.4	754.6	756.0
9	Loans and leases in bank credit ⁸	7,120.5	7,269.5	7,250.6	7,275.3	7,281.6	7,302.5	7,300.4	7,303.0	7,333.8	7,340.3	7,336.9	7,310.4
10	Commercial and industrial loans	1,447.0	1,521.0	1,533.9	1,543.8	1,547.3	1,559.9	1,565.2	1,565.9	1,569.6	1,566.4	1,571.6	1,570.0
11	Real estate loans	3,524.3	3,546.7	3,532.7	3,537.7	3,534.2	3,537.1	3,529.5	3,521.4	3,529.6	3,534.6	3,516.0	3,506.6
12	Revolving home equity loans	530.0	507.3	502.6	497.7	493.0	490.1	486.2	485.1	484.1	483.7	483.2	482.6
13	Closed-end residential loans ⁹	1,579.1	1,612.5	1,603.0	1,609.3	1,603.2	1,603.5	1,594.5	1,581.2	1,587.0	1,591.2	1,571.4	1,560.8
14	Commercial real estate loans ¹⁰	1,415.2	1,426.9	1,427.2	1,430.8	1,438.0	1,443.4	1,448.8	1,455.1	1,458.5	1,459.7	1,461.4	1,463.2
15	Consumer loans	1,107.8	1,120.7	1,112.8	1,119.1	1,125.2	1,134.2	1,133.0	1,141.6	1,147.6	1,146.9	1,144.8	1,146.1
16	Credit cards and other revolving plans	603.0	602.8	594.7	597.8	601.0	605.5	602.6	606.2	609.5	607.0	604.6	606.6
17	Other consumer loans ¹¹	504.8	518.0	518.0	521.4	524.1	528.8	530.4	535.4	538.1	539.9	540.2	539.4
18	Other loans and leases	1,041.3	1,081.0	1,071.3	1,074.7	1,074.9	1,071.3	1,072.6	1,074.1	1,087.1	1,092.3	1,104.6	1,087.7
19	Fed funds and reverse RPs with nonbanks ¹²	299.5	327.1	321.5	311.5	305.9	294.4	284.2	283.4	289.7	295.3	303.8	286.6
20	All other loans and leases ¹³	741.8	753.9	749.8	763.1	769.0	776.9	788.4	790.7	797.4	797.1	800.8	801.1
21	LESS: Allowance for loan and lease losses	158.6	145.1	142.7	139.4	139.5	137.3	134.0	133.3	132.7	132.6	132.3	131.5
22	Interbank loans ¹²	115.3	129.2	128.1	126.7	121.6	121.8	118.8	116.2	116.8	126.2	119.7	114.8
23	Fed funds and reverse RPs with banks ¹²	103.3	117.6	116.1	113.3	106.6	106.4	103.3	99.5	99.6	109.0	102.6	96.9
24	Loans to commercial banks ¹⁴	12.0	11.6	12.1	13.4	15.0	15.5	15.5	16.7	17.2	17.2	17.1	17.8
25	Cash assets ¹⁵	1,663.2	1,853.9	1,925.3	1,947.6	2,078.5	2,141.4	2,229.1	2,333.0	2,401.5	2,386.5	2,377.1	2,425.1
26	Trading assets ¹⁶	312.6	284.8	270.5	270.2	259.8	250.5	233.4	223.4	222.5	220.8	222.6	210.0
27	Derivatives with a positive fair value ¹⁷	286.3	256.8	245.2	248.0	239.6	231.9	214.9	207.9	208.3	204.5	207.3	193.8
28	Other trading assets	26.3	28.0	25.3	22.1	20.2	18.6	18.5	15.5	14.3	16.3	15.2	16.2
29	Other assets ¹⁸	1,138.3	1,159.6	1,154.6	1,110.7	1,116.7	1,121.5	1,127.4	1,123.1	1,117.1	1,141.1	1,133.5	1,122.5
30	TOTAL ASSETS ¹⁹	12,838.2	13,271.1	13,310.4	13,350.0	13,464.1	13,516.3	13,558.9	13,644.2	13,727.3	13,750.5	13,732.2	13,718.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

October 4, 2013

Account		2012	2013	2013	2013	2013	2013	2013	2013	Week ending				
		Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 4	Sep 11	Sep 18	Sep 25	
LIABILITIES														
31	Deposits	8,829.0	9,261.6	9,352.5	9,378.3	9,334.8	9,389.8	9,448.6	9,482.2	9,571.4	9,560.0	9,515.4	9,537.5	
32	Large time deposits	1,496.9	1,539.8	1,528.7	1,515.5	1,529.5	1,556.3	1,566.8	1,556.2	1,566.7	1,578.7	1,579.2	1,590.4	
33	Other deposits	7,332.1	7,721.9	7,823.7	7,862.8	7,805.2	7,833.5	7,881.8	7,926.1	8,004.8	7,981.3	7,936.2	7,947.1	
34	Borrowings	1,561.5	1,596.6	1,557.9	1,540.5	1,571.6	1,539.2	1,523.6	1,526.6	1,520.6	1,530.3	1,539.6	1,532.5	
35	Borrowings from banks in the U.S.	134.4	156.8	151.2	149.7	141.1	141.5	137.2	134.3	132.2	142.9	135.4	130.4	
36	Borrowings from others	1,427.1	1,439.8	1,406.7	1,390.7	1,430.5	1,397.7	1,386.5	1,392.3	1,388.4	1,387.4	1,404.2	1,402.1	
37	Trading liabilities ²⁰	283.4	259.8	254.0	264.7	255.7	237.9	213.9	206.5	208.5	205.9	210.5	202.7	
38	Derivatives with a negative fair value ¹⁷	252.1	225.4	218.4	223.9	212.9	194.9	179.7	171.3	170.4	167.0	170.5	165.3	
39	Other trading liabilities	31.2	34.4	35.5	40.8	42.8	43.0	34.2	35.2	38.1	38.9	40.0	37.4	
40	Net due to related foreign offices	224.3	192.1	184.2	209.2	335.2	397.0	447.9	494.0	505.9	513.8	532.2	512.1	
41	Other liabilities ²¹	457.9	455.7	452.4	441.7	447.7	444.7	435.3	438.0	429.1	444.7	432.8	427.9	
42	TOTAL LIABILITIES ¹⁹	11,356.1	11,765.8	11,801.0	11,834.3	11,944.9	12,008.6	12,069.3	12,147.4	12,235.4	12,254.7	12,230.6	12,212.7	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,482.1	1,505.3	1,509.4	1,515.6	1,519.2	1,507.7	1,489.7	1,496.8	1,491.9	1,495.8	1,501.6	1,505.4	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	36.0	34.1	33.3	36.5	32.8	11.3	-5.8	-12.2	-20.0	-17.9	-9.9	-4.5	
45	Securitized consumer loans ²⁴	18.6	20.6	20.8	20.9	20.4	20.1	20.0	20.5	20.5	20.5	20.6	20.2	
46	Securitized credit cards and other revolving plans	10.0	11.7	12.0	11.8	11.4	11.3	11.4	11.6	11.0	11.0	11.2	10.9	
47	Other securitized consumer loans	8.7	8.9	8.8	9.1	9.0	8.8	8.6	9.0	9.4	9.5	9.4	9.4	
48	Securitized real estate loans ²⁴	757.5	743.8	740.5	737.2	732.3	717.0	694.7	694.1	693.8	693.7	693.9	693.9	

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

October 4, 2013

Account		2012	2013	2013	2013	2013	2013	2013	2013	Week ending			
		Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 4	Sep 11	Sep 18	Sep 25
ASSETS													
1	Bank credit	8,933.8	9,110.8	9,121.6	9,173.8	9,171.0	9,189.2	9,180.7	9,152.6	9,130.6	9,133.6	9,151.5	9,121.9
2	Securities in bank credit ²	2,448.7	2,513.9	2,510.0	2,539.8	2,537.4	2,528.8	2,505.5	2,484.0	2,456.3	2,462.8	2,469.8	2,462.5
3	Treasury and agency securities ³	1,738.5	1,749.3	1,741.4	1,760.8	1,752.6	1,745.9	1,717.1	1,691.7	1,671.7	1,677.9	1,685.9	1,685.5
4	Mortgage-backed securities (MBS) ⁴	1,316.2	1,315.9	1,314.0	1,338.2	1,340.7	1,341.2	1,328.9	1,309.9	1,294.8	1,296.9	1,302.1	1,307.6
5	Non-MBS ⁵	422.3	433.5	427.4	422.6	411.8	404.7	388.2	381.8	377.0	380.9	383.8	377.9
6	Other securities	710.2	764.6	768.5	779.0	784.8	782.9	788.4	792.3	784.6	785.0	783.9	777.0
7	Mortgage-backed securities ⁶	130.9	133.6	133.5	133.4	134.3	134.2	135.9	137.6	137.1	136.9	136.3	134.5
8	Non-MBS ⁷	579.2	631.0	635.0	645.6	650.5	648.7	652.5	654.6	647.5	648.1	647.6	642.5
9	Loans and leases in bank credit ⁸	6,485.1	6,596.9	6,611.6	6,634.1	6,633.6	6,660.4	6,675.2	6,668.6	6,674.3	6,670.8	6,681.7	6,659.4
10	Commercial and industrial loans	1,196.3	1,261.5	1,276.1	1,283.9	1,285.4	1,299.4	1,306.5	1,308.1	1,309.0	1,305.6	1,311.1	1,310.4
11	Real estate loans	3,495.0	3,516.7	3,513.6	3,518.8	3,510.0	3,511.1	3,505.1	3,493.0	3,490.7	3,489.8	3,493.2	3,492.9
12	Revolving home equity loans	530.1	506.3	502.8	498.2	493.8	490.7	487.5	485.2	483.4	482.3	481.4	480.6
13	Closed-end residential loans ⁹	1,579.9	1,610.7	1,608.9	1,614.8	1,605.7	1,606.1	1,598.0	1,582.0	1,578.3	1,578.6	1,580.3	1,578.8
14	Commercial real estate loans ¹⁰	1,385.1	1,399.7	1,401.9	1,405.7	1,410.4	1,414.3	1,419.7	1,425.8	1,429.0	1,428.9	1,431.5	1,433.5
15	Consumer loans	1,105.6	1,117.1	1,120.9	1,125.5	1,130.5	1,135.2	1,135.7	1,138.5	1,141.1	1,140.5	1,140.0	1,140.1
16	Credit cards and other revolving plans	602.6	603.0	604.1	605.4	607.1	607.9	605.9	605.8	607.2	605.9	605.2	605.3
17	Other consumer loans ¹¹	503.0	514.1	516.8	520.1	523.5	527.3	529.8	532.8	533.8	534.6	534.8	534.8
18	Other loans and leases	688.2	701.5	701.0	705.9	707.7	714.7	727.9	729.0	733.5	734.8	737.4	716.0
19	Fed funds and reverse RPs with nonbanks ¹²	144.8	143.3	144.7	139.6	133.0	134.3	140.5	136.2	135.9	137.7	139.8	118.5
20	All other loans and leases ¹³	543.3	558.3	556.2	566.3	574.7	580.4	587.4	592.9	597.6	597.1	597.6	597.5
21	LESS: Allowance for loan and lease losses	157.9	143.2	141.4	139.6	138.6	136.5	134.5	132.8	132.1	131.9	131.6	131.7
22	Interbank loans ¹²	91.3	100.7	103.0	102.5	100.7	102.6	99.1	94.5	93.9	99.0	94.0	94.4
23	Fed funds and reverse RPs with banks ¹²	81.6	91.3	93.1	92.2	90.1	91.4	87.9	83.3	82.2	87.7	82.2	82.7
24	Loans to commercial banks ¹⁴	9.7	9.4	9.9	10.3	10.6	11.2	11.1	11.3	11.7	11.3	11.8	11.7
25	Cash assets ¹⁵	863.8	909.3	985.3	1,019.2	1,037.4	1,051.3	1,098.7	1,147.8	1,165.1	1,147.0	1,209.0	1,232.3
26	Trading assets ¹⁶	180.8	163.8	155.9	156.6	146.6	143.5	137.0	129.9	129.6	127.9	128.8	122.0
27	Derivatives with a positive fair value ¹⁷	163.8	143.7	138.6	141.8	132.9	131.2	124.8	120.2	121.3	117.7	119.4	110.3
28	Other trading assets	17.1	20.2	17.3	14.8	13.7	12.3	12.2	9.7	8.3	10.2	9.5	11.7
29	Other assets ¹⁸	1,100.7	1,109.6	1,097.4	1,058.2	1,063.5	1,067.7	1,075.3	1,074.0	1,069.3	1,077.5	1,073.9	1,063.8
30	TOTAL ASSETS ¹⁹	11,012.5	11,251.1	11,321.9	11,370.7	11,380.5	11,417.8	11,456.4	11,465.9	11,456.3	11,453.2	11,525.7	11,502.8

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

October 4, 2013

Account		2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending				
										Sep 4	Sep 11	Sep 18	Sep 25	
LIABILITIES														
31	Deposits	8,012.0	8,320.4	8,377.1	8,408.8	8,422.9	8,442.7	8,486.5	8,513.5	8,533.7	8,507.4	8,523.5	8,575.5	
32	Large time deposits	743.4	720.1	713.8	704.1	704.9	705.5	705.5	703.3	702.8	702.3	697.1	702.6	
33	Other deposits	7,268.6	7,600.4	7,663.3	7,704.7	7,718.0	7,737.2	7,781.1	7,810.2	7,830.9	7,805.2	7,826.4	7,872.9	
34	Borrowings	984.2	943.5	939.2	937.6	941.9	941.4	943.6	934.2	926.7	933.4	945.0	924.7	
35	Borrowings from banks in the U.S.	97.9	109.9	106.2	102.6	96.1	100.3	99.3	97.2	95.3	102.5	96.9	96.0	
36	Borrowings from others	886.2	833.6	833.0	835.0	845.8	841.0	844.4	837.0	831.4	830.9	848.1	828.8	
37	Trading liabilities ²⁰	158.7	141.0	141.7	150.1	140.1	129.7	120.1	114.1	114.5	112.7	115.7	108.4	
38	Derivatives with a negative fair value ¹⁷	135.9	114.1	113.6	118.9	108.2	100.1	96.0	89.2	90.1	86.5	88.3	81.5	
39	Other trading liabilities	22.8	26.9	28.1	31.2	31.9	29.7	24.0	25.0	24.4	26.2	27.4	26.9	
40	Net due to related foreign offices	-13.3	-54.5	-35.8	-43.5	-10.6	21.0	30.9	41.5	47.9	61.0	89.7	58.0	
41	Other liabilities ²¹	402.9	395.5	397.1	390.8	390.3	389.6	384.8	382.2	374.6	375.0	371.8	369.5	
42	TOTAL LIABILITIES ¹⁹	9,544.5	9,746.1	9,819.3	9,843.9	9,884.5	9,924.4	9,965.9	9,985.6	9,997.4	9,989.5	10,045.8	10,036.2	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,468.0	1,505.0	1,502.6	1,526.9	1,496.0	1,493.4	1,490.5	1,480.4	1,458.9	1,463.6	1,479.8	1,466.6	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	39.7	36.5	35.6	38.4	34.8	14.3	-1.9	-7.3	-14.7	-12.7	-5.1	0.0	
45	Securitized consumer loans ²⁴	19.1	20.7	20.9	20.7	20.5	20.6	20.7	21.1	20.7	20.8	20.6	20.1	
46	Securitized credit cards and other revolving plans	10.2	11.7	11.9	11.7	11.5	11.6	11.7	11.8	11.1	11.0	11.3	10.9	
47	Other securitized consumer loans	8.9	9.0	9.0	9.0	9.0	9.0	9.0	9.3	9.6	9.8	9.3	9.1	
48	Securitized real estate loans ²⁴	760.8	742.1	737.0	736.9	734.3	716.6	696.7	698.0	693.8	692.4	691.5	690.7	

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

October 4, 2013

Account		2012	2013	2013	2013	2013	2013	2013	2013	Week ending				
		Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 4	Sep 11	Sep 18	Sep 25	
ASSETS														
1	Bank credit	8,915.5	9,104.9	9,100.8	9,157.8	9,157.7	9,167.5	9,139.9	9,132.9	9,143.6	9,147.1	9,152.8	9,117.0	
2	Securities in bank credit ²	2,442.1	2,509.6	2,515.1	2,550.3	2,540.2	2,516.0	2,484.9	2,474.7	2,460.0	2,462.3	2,469.9	2,465.2	
3	Treasury and agency securities ³	1,734.3	1,749.3	1,750.4	1,774.7	1,756.2	1,739.5	1,704.6	1,685.4	1,675.1	1,673.2	1,679.2	1,675.5	
4	Mortgage-backed securities (MBS) ⁴	1,309.7	1,317.0	1,317.8	1,347.4	1,343.2	1,335.9	1,321.8	1,303.2	1,298.7	1,292.9	1,298.2	1,296.1	
5	Non-MBS ⁵	424.6	432.4	432.6	427.3	413.0	403.6	382.8	382.1	376.4	380.3	381.0	379.4	
6	Other securities	707.8	760.3	764.8	775.7	784.0	776.5	780.3	789.3	785.0	789.2	790.8	789.7	
7	Mortgage-backed securities ⁶	131.0	133.6	133.5	133.2	134.8	133.7	134.7	137.5	136.8	136.4	136.5	135.1	
8	Non-MBS ⁷	576.8	626.7	631.3	642.5	649.2	642.8	645.6	651.8	648.2	652.8	654.3	654.6	
9	Loans and leases in bank credit ⁸	6,473.4	6,595.3	6,585.7	6,607.4	6,617.5	6,651.5	6,655.0	6,658.2	6,683.6	6,684.8	6,682.9	6,651.8	
10	Commercial and industrial loans	1,191.5	1,260.4	1,276.9	1,289.0	1,291.9	1,301.0	1,302.4	1,302.5	1,304.8	1,300.8	1,307.8	1,309.4	
11	Real estate loans	3,493.7	3,517.0	3,503.9	3,508.3	3,504.1	3,507.3	3,499.8	3,492.3	3,500.6	3,505.5	3,486.9	3,477.8	
12	Revolving home equity loans	529.8	507.1	502.4	497.4	492.7	489.9	486.0	484.8	483.8	483.4	482.9	482.3	
13	Closed-end residential loans ⁹	1,577.7	1,611.5	1,601.8	1,608.3	1,602.0	1,602.4	1,593.2	1,580.0	1,585.7	1,589.8	1,570.1	1,559.8	
14	Commercial real estate loans ¹⁰	1,386.1	1,398.4	1,399.7	1,402.6	1,409.3	1,414.9	1,420.6	1,427.5	1,431.1	1,432.2	1,434.0	1,435.7	
15	Consumer loans	1,106.2	1,118.8	1,110.8	1,117.1	1,123.0	1,132.0	1,130.8	1,139.3	1,145.3	1,144.6	1,142.4	1,143.7	
16	Credit cards and other revolving plans	603.0	602.8	594.7	597.8	601.0	605.5	602.6	606.2	609.5	607.0	604.6	606.6	
17	Other consumer loans ¹¹	503.1	516.0	516.1	519.3	522.0	526.5	528.1	533.0	535.7	537.6	537.8	537.1	
18	Other loans and leases	682.0	699.1	694.0	693.0	698.5	711.2	722.0	724.1	732.9	734.0	745.7	720.9	
19	Fed funds and reverse RPs with nonbanks ¹²	138.4	147.2	145.0	133.6	129.8	130.5	133.0	130.2	132.8	134.6	142.4	119.1	
20	All other loans and leases ¹³	543.6	551.9	549.0	559.4	568.7	580.7	589.0	593.9	600.1	599.4	603.4	601.8	
21	LESS: Allowance for loan and lease losses	157.9	144.5	142.1	138.8	138.8	136.7	133.4	132.7	132.2	132.0	131.8	130.9	
22	Interbank loans ¹²	88.2	102.5	105.4	101.8	94.9	98.4	96.0	91.5	92.9	100.3	94.9	90.3	
23	Fed funds and reverse RPs with banks ¹²	78.7	93.0	95.4	91.5	84.6	87.6	85.1	80.4	81.5	89.3	83.7	78.5	
24	Loans to commercial banks ¹⁴	9.5	9.5	10.0	10.3	10.3	10.8	10.9	11.1	11.4	11.1	11.1	11.8	
25	Cash assets ¹⁵	864.1	918.8	1,000.8	1,003.1	1,017.7	1,052.6	1,108.3	1,153.4	1,209.7	1,184.1	1,176.2	1,207.4	
26	Trading assets ¹⁶	183.1	161.8	152.8	153.3	146.2	143.8	135.6	130.8	131.0	130.1	131.6	123.9	
27	Derivatives with a positive fair value ¹⁷	166.1	141.8	134.9	138.3	132.8	131.6	123.2	121.2	122.8	119.6	121.8	113.5	
28	Other trading assets	16.9	20.0	17.9	15.0	13.4	12.3	12.4	9.6	8.2	10.5	9.8	10.4	
29	Other assets ¹⁸	1,092.2	1,111.0	1,104.6	1,058.3	1,058.3	1,061.7	1,069.1	1,066.1	1,063.0	1,079.2	1,075.1	1,063.5	
30	TOTAL ASSETS ¹⁹	10,985.2	11,254.6	11,322.3	11,335.5	11,335.9	11,387.3	11,415.5	11,442.0	11,508.1	11,508.8	11,498.7	11,471.1	

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

October 4, 2013

Account		2012	2013	2013	2013	2013	2013	2013	2013	Week ending				
		Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 4	Sep 11	Sep 18	Sep 25	
LIABILITIES														
31	Deposits	7,975.1	8,310.5	8,394.6	8,420.4	8,357.9	8,394.8	8,446.4	8,477.1	8,555.9	8,525.4	8,476.8	8,486.8	
32	Large time deposits	750.9	713.1	701.8	693.4	695.2	706.9	714.5	710.8	710.0	708.2	702.3	707.2	
33	Other deposits	7,224.2	7,597.4	7,692.8	7,727.0	7,662.7	7,688.0	7,731.9	7,766.2	7,845.9	7,817.1	7,774.5	7,779.6	
34	Borrowings	974.0	957.6	938.7	931.0	950.2	940.9	938.6	925.9	921.1	930.0	943.8	932.2	
35	Borrowings from banks in the U.S.	94.9	110.8	105.5	103.6	95.8	99.3	97.6	94.6	94.8	103.0	97.3	93.3	
36	Borrowings from others	879.1	846.9	833.2	827.4	854.4	841.6	841.0	831.3	826.3	827.0	846.6	838.9	
37	Trading liabilities ²⁰	160.6	139.6	138.3	147.8	141.9	132.0	118.5	115.0	117.1	115.4	119.5	109.6	
38	Derivatives with a negative fair value ¹⁷	137.2	114.2	111.9	117.0	108.9	100.0	93.9	89.6	90.4	87.7	90.6	83.0	
39	Other trading liabilities	23.3	25.4	26.4	30.8	33.0	32.0	24.6	25.4	26.7	27.6	28.9	26.6	
40	Net due to related foreign offices	-3.9	-51.3	-47.5	-57.7	-15.8	31.1	47.4	50.7	48.2	61.5	83.6	68.3	
41	Other liabilities ²¹	400.7	396.4	392.3	381.9	386.0	384.3	378.5	380.1	377.4	384.4	376.9	372.3	
42	TOTAL LIABILITIES ¹⁹	9,506.5	9,752.8	9,816.3	9,823.4	9,820.1	9,883.2	9,929.3	9,948.7	10,019.7	10,016.6	10,000.7	9,969.3	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,478.7	1,501.8	1,505.9	1,512.1	1,515.7	1,504.2	1,486.1	1,493.3	1,488.3	1,492.2	1,498.0	1,501.9	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	39.7	36.5	35.6	38.4	34.8	14.3	-1.9	-7.3	-14.7	-12.7	-5.1	0.0	
45	Securitized consumer loans ²⁴	18.6	20.6	20.8	20.9	20.4	20.1	20.0	20.5	20.5	20.5	20.6	20.2	
46	Securitized credit cards and other revolving plans	10.0	11.7	12.0	11.8	11.4	11.3	11.4	11.6	11.0	11.0	11.2	10.9	
47	Other securitized consumer loans	8.7	8.9	8.8	9.1	9.0	8.8	8.6	9.0	9.4	9.5	9.4	9.4	
48	Securitized real estate loans ²⁴	757.5	743.8	740.5	737.2	732.3	717.0	694.7	694.1	693.8	693.7	693.9	693.9	

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

October 4, 2013

Account		2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending				
										Sep 4	Sep 11	Sep 18	Sep 25	
ASSETS														
1	Bank credit	5,783.8	5,910.1	5,910.1	5,946.7	5,933.8	5,939.6	5,917.2	5,889.3	5,867.0	5,867.7	5,886.1	5,855.1	
2	Securities in bank credit ²	1,649.9	1,693.3	1,688.1	1,718.2	1,713.1	1,704.2	1,683.1	1,668.5	1,646.0	1,652.2	1,658.9	1,651.6	
3	Treasury and agency securities ³	1,165.9	1,175.0	1,167.7	1,189.3	1,181.9	1,172.9	1,145.2	1,125.7	1,108.9	1,114.2	1,120.7	1,119.9	
4	Mortgage-backed securities (MBS) ⁴	907.5	910.8	908.9	934.6	937.4	937.5	926.3	909.8	899.0	901.0	905.4	910.5	
5	Non-MBS ⁵	258.4	264.2	258.8	254.8	244.6	235.4	218.9	215.9	209.9	213.1	215.4	209.4	
6	Other securities	484.1	518.3	520.4	528.9	531.1	531.3	537.9	542.8	537.1	538.1	538.2	531.6	
7	Mortgage-backed securities ⁶	115.2	118.8	117.3	117.9	118.8	119.2	120.9	123.2	122.8	122.6	122.1	120.3	
8	Non-MBS ⁷	368.9	399.5	403.1	411.0	412.3	412.0	417.0	419.7	414.3	415.5	416.1	411.4	
9	Loans and leases in bank credit ⁸	4,133.8	4,216.8	4,222.0	4,228.5	4,220.8	4,235.4	4,234.0	4,220.8	4,220.9	4,215.4	4,227.2	4,203.6	
10	Commercial and industrial loans	778.5	823.9	836.3	839.3	839.9	850.3	854.2	855.1	854.7	851.3	856.4	857.5	
11	Real estate loans	2,023.3	2,048.7	2,041.4	2,040.8	2,027.8	2,025.0	2,011.3	1,994.7	1,989.4	1,987.2	1,991.9	1,989.4	
12	Revolving home equity loans	414.6	398.2	395.6	391.4	387.7	385.0	381.7	380.0	378.3	377.1	376.2	375.5	
13	Closed-end residential loans ⁹	1,079.8	1,118.1	1,114.8	1,117.3	1,106.6	1,105.8	1,094.4	1,077.8	1,072.6	1,072.0	1,075.3	1,072.6	
14	Commercial real estate loans ¹⁰	528.8	532.4	530.9	532.0	533.5	534.2	535.3	537.0	538.5	538.1	540.4	541.3	
15	Consumer loans	792.9	799.8	799.8	801.3	805.0	807.5	805.1	806.7	807.9	806.9	806.4	805.2	
16	Credit cards and other revolving plans	424.1	421.0	419.5	419.6	420.8	421.1	418.3	417.7	417.9	416.5	415.7	415.3	
17	Other consumer loans ¹¹	368.8	378.8	380.3	381.7	384.2	386.5	386.7	389.0	390.0	390.3	390.7	389.9	
18	Other loans and leases	539.2	544.4	544.5	547.1	548.1	552.5	563.5	564.3	568.9	570.1	572.5	551.5	
19	Fed funds and reverse RPs with nonbanks ¹²	142.9	139.2	140.9	135.4	130.2	131.6	137.1	133.1	132.9	135.2	137.5	115.7	
20	All other loans and leases ¹³	396.3	405.2	403.6	411.7	417.8	421.0	426.4	431.2	436.0	434.9	434.9	435.7	
21	LESS: Allowance for loan and lease losses	112.2	99.4	97.3	96.2	95.5	93.8	91.5	90.0	89.2	89.1	89.0	88.9	
22	Interbank loans ¹²	49.5	52.3	55.4	53.8	52.5	53.5	51.3	48.8	49.1	53.7	52.1	52.6	
23	Fed funds and reverse RPs with banks ¹²	41.4	43.9	46.5	44.5	43.2	43.5	41.4	38.8	38.5	43.5	41.3	42.1	
24	Loans to commercial banks ¹⁴	8.1	8.4	8.9	9.2	9.3	10.0	9.9	10.0	10.5	10.1	10.8	10.6	
25	Cash assets ¹⁵	584.7	606.8	689.8	703.7	731.2	761.3	806.7	857.3	860.1	842.7	892.7	918.2	
26	Trading assets ¹⁶	176.2	158.9	151.4	152.5	142.6	140.0	133.8	127.0	126.8	125.4	126.2	119.3	
27	Derivatives with a positive fair value ¹⁷	159.3	139.1	134.5	137.9	129.1	127.9	121.8	117.4	118.7	115.2	116.8	107.7	
28	Other trading assets	16.9	19.8	17.0	14.6	13.5	12.1	12.1	9.6	8.2	10.2	9.4	11.6	
29	Other assets ¹⁸	835.9	847.5	836.7	799.0	802.5	806.0	810.5	809.7	808.9	818.5	814.4	805.3	
30	TOTAL ASSETS ¹⁹	7,317.8	7,476.3	7,546.1	7,559.6	7,567.1	7,606.6	7,628.0	7,642.1	7,622.7	7,618.8	7,682.4	7,661.7	

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

October 4, 2013

Account		2012	2013	2013	2013	2013	2013	2013	2013	Week ending				
		Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 4	Sep 11	Sep 18	Sep 25	
LIABILITIES														
31	Deposits	5,120.4	5,360.3	5,407.7	5,429.1	5,445.6	5,457.0	5,486.0	5,506.4	5,518.8	5,502.9	5,519.3	5,559.3	
32	Large time deposits	333.5	319.2	313.5	305.9	306.9	314.0	313.8	314.0	313.8	313.6	309.0	313.9	
33	Other deposits	4,786.9	5,041.1	5,094.2	5,123.2	5,138.7	5,143.0	5,172.2	5,192.4	5,205.0	5,189.2	5,210.3	5,245.4	
34	Borrowings	715.5	684.2	676.6	673.5	675.2	661.9	655.2	649.2	644.3	649.4	656.8	640.7	
35	Borrowings from banks in the U.S.	53.3	65.3	55.0	54.5	51.7	54.1	51.1	49.0	47.3	48.0	43.3	42.5	
36	Borrowings from others	662.1	618.9	621.6	619.0	623.4	607.8	604.1	600.2	596.9	601.4	613.6	598.2	
37	Trading liabilities ²⁰	154.7	136.5	137.7	146.4	136.2	126.4	116.9	111.2	111.7	109.9	112.9	105.6	
38	Derivatives with a negative fair value ¹⁷	132.6	110.6	110.5	115.9	105.2	97.6	93.5	86.9	87.9	84.4	86.3	79.4	
39	Other trading liabilities	22.1	26.0	27.2	30.4	31.0	28.8	23.4	24.3	23.8	25.5	26.6	26.1	
40	Net due to related foreign offices	-53.7	-95.7	-78.6	-86.6	-53.9	-17.6	-10.9	-4.4	2.2	15.5	44.4	16.5	
41	Other liabilities ²¹	334.2	331.1	334.0	327.5	324.7	327.5	322.7	321.3	315.7	315.9	311.8	311.6	
42	TOTAL LIABILITIES ¹⁹	6,271.1	6,416.4	6,477.3	6,489.9	6,527.8	6,555.2	6,569.9	6,583.7	6,592.7	6,593.6	6,645.1	6,633.7	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,046.7	1,059.8	1,068.7	1,069.7	1,039.3	1,051.4	1,058.1	1,058.4	1,030.0	1,025.3	1,037.3	1,028.0	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	31.2	29.5	28.9	31.5	27.7	11.2	-0.3	-5.0	-10.5	-8.4	-1.1	3.9	
45	Securitized consumer loans ²⁴	7.1	6.9	7.1	7.4	7.4	7.3	7.3	7.5	7.8	7.9	8.0	8.0	
46	Securitized credit cards and other revolving plans	0.1	0.1	0.3	0.5	0.4	0.4	0.3	0.3	0.3	0.3	0.5	0.5	
47	Other securitized consumer loans	6.9	6.8	6.8	6.9	6.9	7.0	6.9	7.2	7.5	7.5	7.4	7.4	
48	Securitized real estate loans ²⁴	739.8	721.5	717.1	717.8	714.8	697.2	677.3	678.4	674.4	673.1	672.1	671.4	

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

October 4, 2013

Account		2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS													
1	Bank credit	5,762.2	5,911.2	5,898.2	5,939.6	5,925.6	5,919.7	5,881.5	5,866.1	5,870.6	5,873.8	5,888.2	5,851.7
2	Securities in bank credit ²	1,643.2	1,687.0	1,689.8	1,724.6	1,714.7	1,693.6	1,667.7	1,659.9	1,649.2	1,652.2	1,660.5	1,656.1
3	Treasury and agency securities ³	1,162.5	1,170.7	1,171.3	1,198.8	1,184.2	1,169.8	1,137.1	1,120.5	1,112.9	1,111.8	1,118.4	1,115.8
4	Mortgage-backed securities (MBS) ⁴	904.9	910.3	908.4	939.2	937.1	933.5	923.0	907.0	904.5	899.6	904.9	904.2
5	Non-MBS ⁵	257.6	260.4	262.8	259.7	247.1	236.3	214.0	213.6	208.4	212.3	213.6	211.6
6	Other securities	480.7	516.3	518.5	525.7	530.5	523.8	530.7	539.4	536.2	540.3	542.1	540.3
7	Mortgage-backed securities ⁶	115.0	118.7	118.1	117.8	119.1	118.3	119.8	122.8	122.3	121.9	122.1	120.7
8	Non-MBS ⁷	365.6	397.6	400.5	408.0	411.4	405.6	410.8	416.5	413.9	418.4	420.0	419.6
9	Loans and leases in bank credit ⁸	4,119.1	4,224.2	4,208.4	4,215.0	4,210.9	4,226.1	4,213.8	4,206.2	4,221.4	4,221.6	4,227.7	4,195.5
10	Commercial and industrial loans	774.6	823.4	837.1	843.9	844.7	850.7	850.8	850.5	850.9	847.1	853.6	855.9
11	Real estate loans	2,019.2	2,052.7	2,037.5	2,036.7	2,025.1	2,021.7	2,004.5	1,990.5	1,994.1	1,997.5	1,987.6	1,977.6
12	Revolving home equity loans	414.3	399.7	395.8	391.2	386.6	384.0	380.3	379.2	378.2	377.7	377.2	376.7
13	Closed-end residential loans ⁹	1,076.6	1,120.1	1,111.1	1,115.0	1,105.4	1,103.9	1,089.5	1,074.8	1,077.2	1,080.6	1,069.1	1,059.0
14	Commercial real estate loans ¹⁰	528.3	532.9	530.6	530.5	533.0	533.8	534.7	536.5	538.7	539.2	541.3	542.0
15	Consumer loans	792.5	802.9	794.1	796.6	800.5	805.3	801.7	806.3	809.8	809.2	807.6	807.1
16	Credit cards and other revolving plans	423.5	422.4	413.6	414.3	416.3	418.9	415.4	416.9	418.9	417.1	415.4	416.1
17	Other consumer loans ¹¹	369.0	380.5	380.5	382.3	384.2	386.4	386.3	389.3	390.9	392.1	392.3	391.0
18	Other loans and leases	532.8	545.2	539.8	537.9	540.7	548.3	556.8	559.0	566.6	567.8	578.9	554.9
19	Fed funds and reverse RPs with nonbanks ¹²	136.6	143.1	141.1	130.4	127.0	127.5	129.9	127.2	130.0	131.8	139.5	116.4
20	All other loans and leases ¹³	396.2	402.2	398.7	407.4	413.7	420.8	426.9	431.8	436.7	436.0	439.3	438.5
21	LESS: Allowance for loan and lease losses	112.1	100.2	98.0	95.8	95.8	94.1	90.6	89.7	89.3	89.3	89.0	88.4
22	Interbank loans ¹²	48.0	53.8	57.0	53.0	49.5	51.2	50.1	47.3	47.5	52.1	51.5	50.8
23	Fed funds and reverse RPs with banks ¹²	39.9	45.3	48.0	43.7	40.4	41.6	40.4	37.4	37.2	42.2	41.5	40.2
24	Loans to commercial banks ¹⁴	8.1	8.5	9.0	9.3	9.1	9.6	9.7	9.9	10.3	9.9	10.0	10.6
25	Cash assets ¹⁵	571.8	602.4	681.9	686.0	719.2	752.3	803.0	841.9	884.3	869.2	866.9	901.0
26	Trading assets ¹⁶	178.6	156.9	148.3	149.3	142.1	140.3	132.6	128.0	128.3	127.4	128.7	121.1
27	Derivatives with a positive fair value ¹⁷	161.9	137.1	130.7	134.5	128.9	128.3	120.4	118.6	120.2	117.0	119.2	110.9
28	Other trading assets	16.7	19.7	17.7	14.8	13.2	12.0	12.2	9.4	8.1	10.4	9.6	10.2
29	Other assets ¹⁸	829.1	848.8	843.2	798.8	798.8	801.0	807.2	803.4	803.1	817.8	814.3	803.9
30	TOTAL ASSETS ¹⁹	7,277.6	7,472.8	7,530.6	7,530.9	7,539.4	7,570.5	7,583.7	7,597.0	7,644.5	7,651.0	7,660.6	7,640.0

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

October 4, 2013

Account		2012	2013	2013	2013	2013	2013	2013	2013	Week ending				
		Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 4	Sep 11	Sep 18	Sep 25	
LIABILITIES														
31	Deposits	5,094.7	5,349.9	5,419.7	5,438.4	5,400.8	5,421.0	5,461.4	5,480.5	5,532.1	5,510.6	5,486.2	5,498.8	
32	Large time deposits	339.0	314.3	304.6	298.6	301.8	313.1	320.7	319.1	318.9	318.1	313.1	317.9	
33	Other deposits	4,755.6	5,035.6	5,115.1	5,139.8	5,099.0	5,107.8	5,140.6	5,161.4	5,213.2	5,192.6	5,173.1	5,180.9	
34	Borrowings	707.5	694.9	677.8	666.8	678.2	658.9	649.8	642.3	640.6	648.5	657.1	646.7	
35	Borrowings from banks in the U.S.	51.8	64.3	54.7	54.2	48.9	52.7	50.9	47.7	47.8	49.6	44.4	40.6	
36	Borrowings from others	655.8	630.6	623.1	612.6	629.3	606.2	598.9	594.6	592.8	598.9	612.7	606.1	
37	Trading liabilities ²⁰	156.7	134.9	134.2	144.0	138.0	128.7	115.6	112.3	114.4	112.6	116.5	106.8	
38	Derivatives with a negative fair value ¹⁷	134.1	110.5	108.8	114.0	105.8	97.5	91.6	87.5	88.3	85.6	88.4	80.8	
39	Other trading liabilities	22.6	24.4	25.4	30.0	32.2	31.2	24.0	24.8	26.1	27.0	28.1	25.9	
40	Net due to related foreign offices	-44.3	-90.9	-86.9	-96.8	-56.3	-10.0	4.4	4.5	2.0	14.3	37.3	24.7	
41	Other liabilities ²¹	330.7	331.6	330.6	320.7	321.7	323.6	318.2	318.1	317.5	322.6	316.0	313.4	
42	TOTAL LIABILITIES ¹⁹	6,245.3	6,420.4	6,475.4	6,473.0	6,482.4	6,522.1	6,549.3	6,557.6	6,606.6	6,608.6	6,613.1	6,590.3	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,032.3	1,052.4	1,055.2	1,057.8	1,057.0	1,048.4	1,034.4	1,039.4	1,037.9	1,042.4	1,047.5	1,049.7	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	31.2	29.5	28.9	31.5	27.7	11.2	-0.3	-5.0	-10.5	-8.4	-1.1	3.9	
45	Securitized consumer loans ²⁴	7.1	6.7	7.0	7.5	7.4	7.3	7.1	7.5	8.0	8.1	8.2	8.2	
46	Securitized credit cards and other revolving plans	0.1	0.1	0.3	0.5	0.4	0.4	0.3	0.3	0.3	0.3	0.5	0.5	
47	Other securitized consumer loans	6.9	6.6	6.6	7.0	7.0	6.9	6.8	7.2	7.7	7.7	7.7	7.7	
48	Securitized real estate loans ²⁴	736.6	723.6	720.7	717.8	713.1	697.7	675.3	674.7	674.3	674.1	674.2	674.2	

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

October 4, 2013

Account		2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS													
1	Bank credit	3,150.0	3,200.7	3,211.5	3,227.1	3,237.2	3,249.6	3,263.5	3,263.3	3,263.6	3,265.9	3,265.4	3,266.8
2	Securities in bank credit ²	798.7	820.6	821.9	821.6	824.4	824.6	822.3	815.5	810.3	810.6	810.9	811.0
3	Treasury and agency securities ³	572.6	574.3	573.8	571.4	570.7	573.0	571.9	566.0	562.8	563.7	565.2	565.6
4	Mortgage-backed securities (MBS) ⁴	408.7	405.0	405.2	403.6	403.4	403.7	402.6	400.1	395.7	395.9	396.7	397.1
5	Non-MBS ⁵	163.9	169.3	168.6	167.8	167.3	169.3	169.2	166.0	167.1	167.8	168.4	168.4
6	Other securities	226.1	246.3	248.1	250.1	253.7	251.6	250.4	249.4	247.5	246.9	245.7	245.4
7	Mortgage-backed securities ⁶	15.8	14.8	16.2	15.5	15.5	15.0	14.9	14.5	14.3	14.2	14.2	14.3
8	Non-MBS ⁷	210.3	231.5	232.0	234.6	238.2	236.6	235.5	235.0	233.2	232.6	231.5	231.1
9	Loans and leases in bank credit ⁸	2,351.3	2,380.1	2,389.6	2,405.5	2,412.8	2,425.1	2,441.2	2,447.8	2,453.3	2,455.3	2,454.5	2,455.8
10	Commercial and industrial loans	417.9	437.6	439.7	444.5	445.5	449.0	452.2	453.0	454.3	454.3	454.6	452.9
11	Real estate loans	1,471.8	1,467.9	1,472.3	1,478.0	1,482.2	1,486.1	1,493.8	1,498.2	1,501.3	1,502.6	1,501.3	1,503.5
12	Revolving home equity loans	115.4	108.1	107.2	106.8	106.2	105.7	105.8	105.2	105.1	105.2	105.2	105.1
13	Closed-end residential loans ⁹	500.0	492.6	494.2	497.5	499.1	500.3	503.6	504.2	505.6	506.6	505.0	506.2
14	Commercial real estate loans ¹⁰	856.3	867.3	870.9	873.7	876.9	880.1	884.4	888.8	890.5	890.8	891.1	892.2
15	Consumer loans	312.7	317.3	321.1	324.2	325.5	327.7	330.7	331.9	333.2	333.7	333.6	334.9
16	Credit cards and other revolving plans	178.5	182.0	184.6	185.8	186.2	186.8	187.6	188.1	189.3	189.4	189.5	190.1
17	Other consumer loans ¹¹	134.2	135.3	136.5	138.4	139.2	140.9	143.1	143.8	143.9	144.3	144.1	144.8
18	Other loans and leases	149.0	157.2	156.5	158.8	159.6	162.2	164.4	164.7	164.5	164.7	164.9	164.5
19	Fed funds and reverse RPs with nonbanks ¹²	1.9	4.1	3.8	4.2	2.8	2.7	3.4	3.1	2.9	2.4	2.2	2.7
20	All other loans and leases ¹³	147.1	153.1	152.6	154.6	156.8	159.4	161.1	161.6	161.6	162.3	162.7	161.8
21	LESS: Allowance for loan and lease losses	45.7	43.8	44.1	43.5	43.1	42.7	43.0	42.8	42.8	42.7	42.6	42.8
22	Interbank loans ¹²	41.8	48.4	47.6	48.7	48.1	49.1	47.8	45.7	44.8	45.3	42.0	41.8
23	Fed funds and reverse RPs with banks ¹²	40.2	47.4	46.6	47.6	46.9	47.9	46.5	44.4	43.7	44.1	40.9	40.7
24	Loans to commercial banks ¹⁴	1.6	1.0	1.0	1.1	1.2	1.2	1.2	1.3	1.1	1.2	1.1	1.1
25	Cash assets ¹⁵	279.2	302.5	295.5	315.5	306.2	290.0	292.0	290.5	305.0	304.3	316.3	314.2
26	Trading assets ¹⁶	4.6	4.9	4.5	4.1	4.0	3.4	3.2	2.9	2.7	2.5	2.7	2.7
27	Derivatives with a positive fair value ¹⁷	4.5	4.6	4.2	3.9	3.8	3.3	3.1	2.7	2.6	2.6	2.6	2.6
28	Other trading assets	0.2	0.4	0.4	0.2	0.2	0.2	0.1	0.1	0.1	-0.0	0.0	0.1
29	Other assets ¹⁸	264.8	262.1	260.7	259.2	261.0	261.7	264.9	264.3	260.3	259.0	259.5	258.5
30	TOTAL ASSETS ¹⁹	3,694.7	3,774.8	3,775.8	3,811.2	3,813.4	3,811.2	3,828.3	3,823.8	3,833.6	3,834.3	3,843.2	3,841.1

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

October 4, 2013

Account		2012	2013	2013	2013	2013	2013	2013	2013	Week ending				
		Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 4	Sep 11	Sep 18	Sep 25	
LIABILITIES														
31	Deposits	2,891.6	2,960.1	2,969.4	2,979.6	2,977.2	2,985.7	3,000.5	3,007.1	3,014.9	3,004.6	3,004.3	3,016.2	
32	Large time deposits	409.9	400.8	400.3	398.2	398.0	391.5	391.7	389.4	389.0	388.6	388.1	388.6	
33	Other deposits	2,481.7	2,559.2	2,569.1	2,581.5	2,579.2	2,594.2	2,608.9	2,617.8	2,625.9	2,616.0	2,616.1	2,627.6	
34	Borrowings	268.7	259.4	262.6	264.1	266.8	279.5	288.4	285.0	282.4	284.0	288.2	284.0	
35	Borrowings from banks in the U.S.	44.6	44.6	51.2	48.1	44.4	46.2	48.2	48.3	48.0	54.5	53.7	53.4	
36	Borrowings from others	224.1	214.8	211.3	216.0	222.4	233.2	240.2	236.7	234.5	229.5	234.6	230.6	
37	Trading liabilities ²⁰	4.1	4.5	4.1	3.8	3.9	3.3	3.1	2.9	2.8	2.8	2.9	2.8	
38	Derivatives with a negative fair value ¹⁷	3.4	3.6	3.2	3.0	3.0	2.5	2.5	2.3	2.2	2.1	2.1	2.1	
39	Other trading liabilities	0.7	0.9	0.9	0.8	0.9	0.9	0.6	0.6	0.6	0.7	0.8	0.7	
40	Net due to related foreign offices	40.4	41.2	42.9	43.1	43.3	38.6	41.8	45.9	45.7	45.5	45.3	41.5	
41	Other liabilities ²¹	68.7	64.5	63.1	63.3	65.5	62.0	62.1	60.9	58.9	59.1	60.0	57.9	
42	TOTAL LIABILITIES ¹⁹	3,273.5	3,329.6	3,342.0	3,353.9	3,356.7	3,369.2	3,396.0	3,401.8	3,404.8	3,396.0	3,400.7	3,402.5	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	421.3	445.2	433.8	457.2	456.7	442.1	432.3	422.0	428.9	438.3	442.6	438.6	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	8.4	7.0	6.7	6.9	7.1	3.1	-1.5	-2.3	-4.2	-4.3	-4.0	-3.8	
45	Securitized consumer loans ²⁴	12.0	13.8	13.7	13.3	13.1	13.3	13.5	13.6	12.9	12.9	12.7	12.1	
46	Securitized credit cards and other revolving plans	10.0	11.6	11.6	11.2	11.1	11.2	11.4	11.5	10.8	10.7	10.8	10.4	
47	Other securitized consumer loans	2.0	2.2	2.2	2.1	2.0	2.0	2.1	2.1	2.1	2.2	1.9	1.7	
48	Securitized real estate loans ²⁴	21.1	20.7	20.0	19.1	19.5	19.4	19.5	19.6	19.4	19.3	19.4	19.3	

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

October 4, 2013

Account		2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
ASSETS													
1	Bank credit	3,153.2	3,193.7	3,202.6	3,218.2	3,232.1	3,247.8	3,258.4	3,266.8	3,273.0	3,273.4	3,264.6	3,265.3
2	Securities in bank credit ²	798.9	822.6	825.3	825.8	825.5	822.4	817.2	814.8	810.9	810.2	809.4	809.1
3	Treasury and agency securities ³	571.8	578.7	579.1	575.8	572.0	569.7	567.5	564.9	562.1	561.3	560.7	559.8
4	Mortgage-backed securities (MBS) ⁴	404.8	406.7	409.3	408.2	406.0	402.4	398.8	396.3	394.2	393.3	393.3	392.0
5	Non-MBS ⁵	167.0	172.0	169.8	167.6	165.9	167.3	168.8	168.6	168.0	168.0	167.4	167.8
6	Other securities	227.1	244.0	246.2	249.9	253.5	252.7	249.6	249.9	248.7	248.9	248.7	249.4
7	Mortgage-backed securities ⁶	16.0	14.8	15.4	15.5	15.7	15.4	14.9	14.7	14.5	14.4	14.4	14.4
8	Non-MBS ⁷	211.2	229.1	230.8	234.5	237.9	237.2	234.8	235.3	234.2	234.4	234.2	235.0
9	Loans and leases in bank credit ⁸	2,354.3	2,371.1	2,377.3	2,392.4	2,406.6	2,425.4	2,441.3	2,452.0	2,462.1	2,463.2	2,455.2	2,456.2
10	Commercial and industrial loans	417.0	437.0	439.8	445.2	447.2	450.3	451.7	452.1	453.9	453.7	454.3	453.5
11	Real estate loans	1,474.5	1,464.3	1,466.5	1,471.7	1,479.0	1,485.5	1,495.3	1,501.8	1,506.4	1,507.9	1,499.3	1,500.2
12	Revolving home equity loans	115.6	107.4	106.6	106.3	106.1	105.9	105.7	105.6	105.6	105.7	105.6	105.7
13	Closed-end residential loans ⁹	501.1	491.4	490.7	493.3	496.6	498.5	503.7	505.2	508.5	509.3	500.9	500.8
14	Commercial real estate loans ¹⁰	857.8	865.5	869.1	872.1	876.3	881.1	885.9	891.0	892.4	893.0	892.7	893.7
15	Consumer loans	313.7	315.9	316.8	320.4	322.6	326.7	329.0	333.0	335.5	335.4	334.8	336.6
16	Credit cards and other revolving plans	179.6	180.4	181.2	183.5	184.7	186.6	187.2	189.3	190.7	189.9	189.2	190.6
17	Other consumer loans ¹¹	134.1	135.5	135.6	137.0	137.8	140.1	141.8	143.7	144.8	145.5	145.6	146.0
18	Other loans and leases	149.2	153.9	154.2	155.1	157.8	162.9	165.2	165.1	166.3	166.2	166.8	166.0
19	Fed funds and reverse RPs with nonbanks ¹²	1.8	4.1	3.9	3.1	2.8	3.0	3.1	3.0	2.8	2.8	2.8	2.7
20	All other loans and leases ¹³	147.4	149.8	150.3	152.0	155.0	159.9	162.1	162.1	163.4	163.4	164.0	163.3
21	LESS: Allowance for loan and lease losses	45.8	44.2	44.1	43.0	43.0	42.6	42.8	42.9	42.8	42.8	42.7	42.5
22	Interbank loans ¹²	40.2	48.7	48.4	48.8	45.3	47.2	45.9	44.2	45.4	48.2	43.4	39.5
23	Fed funds and reverse RPs with banks ¹²	38.8	47.7	47.4	47.7	44.2	46.0	44.7	43.1	44.3	47.1	42.2	38.3
24	Loans to commercial banks ¹⁴	1.4	1.0	1.0	1.1	1.2	1.2	1.2	1.1	1.0	1.1	1.2	1.2
25	Cash assets ¹⁵	292.4	316.4	318.9	317.1	298.5	300.3	305.3	311.5	325.4	314.9	309.3	306.4
26	Trading assets ¹⁶	4.5	4.9	4.5	4.0	4.1	3.5	3.0	2.8	2.7	2.7	2.9	2.8
27	Derivatives with a positive fair value ¹⁷	4.3	4.7	4.2	3.8	3.9	3.3	2.8	2.6	2.6	2.6	2.7	2.6
28	Other trading assets	0.2	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.2	0.2
29	Other assets ¹⁸	263.1	262.2	261.4	259.5	259.4	260.7	261.9	262.7	259.9	261.4	260.7	259.7
30	TOTAL ASSETS ¹⁹	3,707.6	3,781.8	3,791.7	3,804.6	3,796.4	3,816.8	3,831.8	3,845.0	3,863.6	3,857.8	3,838.1	3,831.2

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

October 4, 2013

Account		2012	2013	2013	2013	2013	2013	2013	2013	Week ending				
		Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 4	Sep 11	Sep 18	Sep 25	
LIABILITIES														
31	Deposits	2,880.4	2,960.6	2,975.0	2,982.0	2,957.0	2,973.9	2,985.0	2,996.6	3,023.8	3,014.7	2,990.6	2,988.1	
32	Large time deposits	411.9	398.8	397.3	394.7	393.4	393.7	393.8	391.8	391.1	390.2	389.2	389.3	
33	Other deposits	2,468.5	2,561.8	2,577.7	2,587.3	2,563.7	2,580.1	2,591.3	2,604.8	2,632.7	2,624.6	2,601.4	2,598.7	
34	Borrowings	266.5	262.7	261.0	264.3	272.0	282.1	288.7	283.6	280.5	281.5	286.7	285.6	
35	Borrowings from banks in the U.S.	43.2	46.5	50.8	49.4	46.9	46.6	46.6	46.9	47.1	53.4	52.9	52.7	
36	Borrowings from others	223.3	216.3	210.1	214.8	225.1	235.5	242.1	236.7	233.5	228.2	233.8	232.8	
37	Trading liabilities ²⁰	3.9	4.7	4.0	3.8	3.9	3.3	3.0	2.8	2.8	2.8	3.0	2.9	
38	Derivatives with a negative fair value ¹⁷	3.1	3.7	3.1	3.0	3.1	2.5	2.3	2.2	2.1	2.1	2.2	2.2	
39	Other trading liabilities	0.7	1.0	1.0	0.8	0.8	0.8	0.6	0.6	0.6	0.6	0.8	0.7	
40	Net due to related foreign offices	40.5	39.6	39.4	39.1	40.5	41.1	43.0	46.2	46.1	47.3	46.3	43.6	
41	Other liabilities ²¹	70.0	64.8	61.6	61.2	64.3	60.7	60.3	62.0	59.9	61.7	60.9	58.9	
42	TOTAL LIABILITIES ¹⁹	3,261.2	3,332.4	3,340.9	3,350.4	3,337.7	3,361.1	3,380.0	3,391.2	3,413.1	3,408.0	3,387.6	3,379.0	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	446.4	449.4	450.7	454.3	458.7	455.8	451.8	453.9	450.4	449.8	450.5	452.2	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	8.4	7.0	6.7	6.9	7.1	3.1	-1.5	-2.3	-4.2	-4.3	-4.0	-3.8	
45	Securitized consumer loans ²⁴	11.6	13.9	13.9	13.4	13.0	12.9	13.0	13.0	12.5	12.5	12.4	12.0	
46	Securitized credit cards and other revolving plans	9.8	11.6	11.7	11.3	11.0	10.9	11.1	11.3	10.7	10.7	10.7	10.3	
47	Other securitized consumer loans	1.8	2.3	2.2	2.1	2.0	1.9	1.9	1.8	1.7	1.7	1.7	1.7	
48	Securitized real estate loans ²⁴	20.9	20.2	19.8	19.4	19.3	19.4	19.3	19.4	19.5	19.5	19.6	19.6	

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars

October 4, 2013

Account		2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending				
										Sep 4	Sep 11	Sep 18	Sep 25	
ASSETS														
1	Bank credit	854.3	875.9	869.9	879.1	872.9	857.4	855.8	852.8	856.8	854.0	848.8	861.6	
2	Securities in bank credit ²	203.0	207.4	207.0	208.7	206.3	202.0	200.7	202.8	205.8	203.2	203.3	202.9	
3	Treasury and agency securities ³	103.0	105.5	104.2	104.3	101.0	97.3	98.0	98.2	99.7	98.0	97.3	94.5	
4	Mortgage-backed securities (MBS) ⁴	22.7	20.1	19.8	18.9	18.9	16.6	15.1	15.2	15.3	14.3	14.4	14.4	
5	Non-MBS ⁵	80.3	85.4	84.4	85.4	82.1	80.7	82.9	83.0	84.5	83.6	83.0	80.1	
6	Other securities	100.0	101.9	102.8	104.5	105.3	104.8	102.7	104.5	106.0	105.2	106.0	108.4	
7	Mortgage-backed securities ⁶	7.7	6.8	6.6	6.4	6.4	6.5	6.4	6.8	6.9	6.9	6.9	7.1	
8	Non-MBS ⁷	92.4	95.1	96.2	98.0	98.9	98.2	96.2	97.7	99.1	98.4	99.1	101.3	
9	Loans and leases in bank credit ⁸	651.2	668.5	662.9	670.4	666.6	655.3	655.1	650.0	651.0	650.9	645.5	658.7	
10	Commercial and industrial loans	255.7	259.3	255.1	256.6	256.1	258.7	265.5	263.5	264.6	265.8	263.5	260.6	
11	Real estate loans	31.0	30.1	29.3	29.8	30.0	29.7	29.8	29.5	29.0	29.0	28.7	28.3	
12	Revolving home equity loans	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	
13	Closed-end residential loans ⁹	1.4	1.0	1.1	1.0	1.1	1.1	1.2	1.3	1.4	1.5	1.3	0.9	
14	Commercial real estate loans ¹⁰	29.4	28.9	28.0	28.6	28.6	28.3	28.3	27.9	27.4	27.3	27.2	27.2	
15	Consumer loans	1.7	1.8	1.9	2.0	2.0	2.2	2.3	2.3	2.3	2.4	2.4	2.4	
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
17	Other consumer loans ¹¹	1.7	1.8	1.9	2.0	2.0	2.2	2.3	2.3	2.3	2.4	2.4	2.4	
18	Other loans and leases	362.8	377.3	376.6	382.0	378.5	364.8	357.5	354.7	355.1	353.7	350.9	367.5	
19	Fed funds and reverse RPs with nonbanks ¹²	162.4	175.7	177.5	179.9	178.0	168.1	158.0	156.0	158.1	158.1	155.9	168.7	
20	All other loans and leases ¹³	200.3	201.7	199.1	202.1	200.4	196.6	199.6	198.7	197.0	195.6	195.0	198.7	
21	LESS: Allowance for loan and lease losses	0.5	0.5	0.4	0.5	0.0	0.2	0.6	0.3	0.2	0.2	0.3	0.6	
22	Interbank loans ¹²	27.1	24.5	23.3	24.8	26.9	24.3	23.5	24.6	23.7	25.8	23.6	25.3	
23	Fed funds and reverse RPs with banks ¹²	25.0	22.2	20.9	21.4	22.0	19.5	19.0	19.4	18.3	20.2	17.9	19.7	
24	Loans to commercial banks ¹⁴	2.1	2.2	2.4	3.3	4.8	4.8	4.5	5.2	5.4	5.6	5.6	5.6	
25	Cash assets ¹⁵	777.9	927.1	959.2	951.7	1,027.4	1,086.4	1,090.5	1,151.7	1,163.4	1,192.1	1,235.2	1,218.9	
26	Trading assets ¹⁶	132.5	122.8	121.2	120.2	114.2	108.0	100.4	95.1	90.8	87.6	88.5	84.6	
27	Derivatives with a positive fair value ¹⁷	123.2	115.1	113.8	113.1	107.5	101.6	94.5	89.1	84.7	81.7	83.0	79.0	
28	Other trading assets	9.3	7.8	7.5	7.1	6.7	6.4	6.0	5.9	6.1	5.9	5.5	5.7	
29	Other assets ¹⁸	47.2	49.2	48.9	50.8	55.8	58.2	61.8	56.9	54.0	59.6	57.7	54.4	
30	TOTAL ASSETS ¹⁹	1,838.4	1,999.0	2,022.1	2,026.2	2,097.2	2,134.1	2,131.4	2,180.7	2,188.6	2,218.9	2,253.5	2,244.2	

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars (continued)

October 4, 2013

Account		2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending				
										Sep 4	Sep 11	Sep 18	Sep 25	
LIABILITIES														
31	Deposits	856.6	948.2	953.9	950.7	963.6	986.2	1,011.5	1,007.5	1,019.5	1,037.2	1,043.1	1,050.6	
32	Large time deposits	751.7	822.7	822.8	815.1	822.5	840.7	861.5	850.6	862.8	875.7	885.7	881.6	
33	Other deposits	104.9	125.5	131.1	135.6	141.1	145.6	150.0	156.9	156.7	161.6	157.4	169.0	
34	Borrowings	580.7	625.8	618.3	607.0	611.0	604.6	590.5	596.6	593.6	598.1	594.7	604.7	
35	Borrowings from banks in the U.S.	38.1	45.9	46.2	46.2	46.6	42.4	40.3	39.0	36.8	38.1	34.8	37.3	
36	Borrowings from others	542.6	579.9	572.0	560.8	564.4	562.1	550.3	557.6	556.8	559.9	559.8	567.4	
37	Trading liabilities ²⁰	124.7	121.3	119.0	116.1	112.1	106.4	97.8	94.2	90.6	87.2	89.3	92.4	
38	Derivatives with a negative fair value ¹⁷	116.9	112.6	109.9	106.3	102.2	94.9	87.8	84.4	79.8	76.5	77.8	80.7	
39	Other trading liabilities	7.9	8.7	9.2	9.8	9.9	11.5	10.0	9.8	10.8	10.7	11.5	11.7	
40	Net due to related foreign offices	226.3	223.4	239.1	274.3	334.9	367.7	389.9	435.3	452.1	451.6	465.0	454.1	
41	Other liabilities ²¹	60.4	58.0	58.5	59.6	60.4	60.4	58.9	60.5	55.2	59.4	56.9	51.9	
42	TOTAL LIABILITIES ¹⁹	1,848.8	1,976.6	1,988.8	2,007.7	2,082.0	2,125.4	2,148.6	2,194.1	2,211.0	2,233.5	2,248.9	2,253.7	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	-10.5	22.4	33.3	18.5	15.2	8.7	-17.1	-13.4	-22.4	-14.6	4.6	-9.4	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-3.6	-2.4	-2.3	-1.9	-2.0	-3.0	-3.9	-4.8	-5.3	-5.3	-4.8	-4.5	
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars

October 4, 2013

Account		2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending				
										Sep 4	Sep 11	Sep 18	Sep 25	
ASSETS														
1	Bank credit	851.8	883.8	873.7	876.5	869.3	850.9	844.3	848.9	858.5	861.5	858.9	860.3	
2	Securities in bank credit ²	204.8	209.7	208.7	208.6	205.2	199.9	199.0	204.2	208.2	206.0	204.8	201.6	
3	Treasury and agency securities ³	103.7	108.0	107.0	106.1	101.2	96.8	96.8	99.2	100.8	99.0	97.2	93.0	
4	Mortgage-backed securities (MBS) ⁴	23.2	19.9	19.1	18.4	18.5	16.6	15.6	15.6	15.7	15.2	14.9	14.9	
5	Non-MBS ⁵	80.5	88.1	87.9	87.8	82.7	80.2	81.2	83.6	85.1	83.7	82.3	78.0	
6	Other securities	101.1	101.7	101.7	102.4	104.0	103.1	102.1	104.9	107.4	107.0	107.7	108.7	
7	Mortgage-backed securities ⁶	8.0	6.6	6.5	6.5	6.6	6.6	6.5	7.2	7.4	7.4	7.4	7.3	
8	Non-MBS ⁷	93.1	95.1	95.2	95.9	97.5	96.4	95.7	97.8	99.9	99.6	100.3	101.4	
9	Loans and leases in bank credit ⁸	647.0	674.2	665.0	667.9	664.1	651.0	645.4	644.8	650.3	655.5	654.1	658.6	
10	Commercial and industrial loans	255.4	260.6	256.9	254.7	255.4	258.9	262.8	263.4	264.7	265.6	263.8	260.6	
11	Real estate loans	30.6	29.8	28.8	29.4	30.1	29.8	29.7	29.1	29.0	29.1	29.1	28.8	
12	Revolving home equity loans	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	
13	Closed-end residential loans ⁹	1.4	1.0	1.1	1.0	1.1	1.1	1.3	1.2	1.3	1.4	1.3	1.0	
14	Commercial real estate loans ¹⁰	29.0	28.5	27.5	28.2	28.7	28.5	28.2	27.6	27.4	27.5	27.5	27.5	
15	Consumer loans	1.7	1.9	1.9	2.1	2.1	2.2	2.3	2.3	2.3	2.3	2.4	2.4	
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
17	Other consumer loans ¹¹	1.7	1.9	1.9	2.1	2.1	2.2	2.3	2.3	2.3	2.3	2.4	2.4	
18	Other loans and leases	359.3	381.9	377.3	381.7	376.4	360.1	350.6	350.0	354.2	358.4	358.8	366.9	
19	Fed funds and reverse RPs with nonbanks ¹²	161.2	179.9	176.5	178.0	176.0	163.8	151.2	153.3	157.0	160.7	161.4	167.5	
20	All other loans and leases ¹³	198.1	202.0	200.8	203.7	200.4	196.2	199.4	196.7	197.3	197.7	197.5	199.3	
21	LESS: Allowance for loan and lease losses	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	
22	Interbank loans ¹²	27.1	26.7	22.7	24.9	26.7	23.4	22.9	24.7	23.9	25.9	24.8	24.5	
23	Fed funds and reverse RPs with banks ¹²	24.6	24.6	20.7	21.8	22.1	18.8	18.2	19.1	18.1	19.8	18.9	18.4	
24	Loans to commercial banks ¹⁴	2.5	2.1	2.0	3.1	4.7	4.7	4.6	5.6	5.8	6.1	5.9	6.1	
25	Cash assets ¹⁵	799.1	935.1	924.6	944.5	1,060.9	1,088.8	1,120.8	1,179.6	1,191.8	1,202.4	1,200.9	1,217.7	
26	Trading assets ¹⁶	129.6	123.0	117.7	116.8	113.6	106.7	97.7	92.6	91.5	90.6	91.0	86.1	
27	Derivatives with a positive fair value ¹⁷	120.2	115.0	110.3	109.7	106.8	100.3	91.7	86.7	85.5	84.9	85.5	80.3	
28	Other trading assets	9.4	8.1	7.4	7.1	6.8	6.3	6.0	5.9	6.0	5.8	5.5	5.8	
29	Other assets ¹⁸	46.1	48.6	50.0	52.4	58.4	59.8	58.4	57.0	54.1	61.9	58.4	59.0	
30	TOTAL ASSETS ¹⁹	1,853.0	2,016.5	1,988.1	2,014.5	2,128.3	2,129.0	2,143.5	2,202.2	2,219.3	2,241.7	2,233.5	2,247.0	

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars (continued)

October 4, 2013

Account		2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending			
										Sep 4	Sep 11	Sep 18	Sep 25
LIABILITIES													
31	Deposits	853.9	951.2	957.8	957.9	976.9	994.9	1,002.2	1,005.2	1,015.5	1,034.7	1,038.6	1,050.7
32	Large time deposits	746.0	826.7	826.9	822.1	834.3	849.4	852.3	845.3	856.7	870.5	876.9	883.2
33	Other deposits	107.9	124.5	131.0	135.8	142.6	145.5	149.9	159.9	158.8	164.2	161.7	167.5
34	Borrowings	587.5	638.9	619.2	609.4	621.4	598.3	585.1	600.7	599.5	600.3	595.8	600.3
35	Borrowings from banks in the U.S.	39.5	46.0	45.7	46.1	45.3	42.2	39.6	39.8	37.4	40.0	38.1	37.0
36	Borrowings from others	548.0	592.9	573.5	563.3	576.1	556.1	545.5	561.0	562.1	560.4	557.6	563.2
37	Trading liabilities ²⁰	122.8	120.2	115.7	117.0	113.8	105.9	95.4	91.5	91.3	90.5	91.1	93.1
38	Derivatives with a negative fair value ¹⁷	114.9	111.2	106.6	106.9	104.0	95.0	85.8	81.7	79.9	79.3	79.9	82.3
39	Other trading liabilities	7.9	9.0	9.1	10.1	9.8	11.0	9.6	9.8	11.4	11.2	11.1	10.8
40	Net due to related foreign offices	228.2	243.5	231.7	266.9	351.0	365.9	400.5	443.3	457.7	452.3	448.6	443.8
41	Other liabilities ²¹	57.2	59.3	60.2	59.8	61.7	60.4	56.8	57.9	51.6	60.4	55.9	55.7
42	TOTAL LIABILITIES ¹⁹	1,849.6	2,013.0	1,984.6	2,010.9	2,124.7	2,125.4	2,139.9	2,198.7	2,215.7	2,238.1	2,229.9	2,243.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.4	3.5	3.5	3.5	3.5	3.5	3.6	3.6	3.6	3.6	3.6	3.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-3.6	-2.4	-2.3	-1.9	-2.0	-3.0	-3.9	-4.8	-5.3	-5.3	-4.8	-4.5
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks, presented on pages 10 to 17, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)

2. Includes all securities, whether held-to-maturity reported at amortized cost, available-for-sale reported at fair value, or held as trading assets, also reported at fair value. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 27) or loans held in trading accounts (included in line 9).

3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.

5. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.

6. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.

7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

8. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks, all of which are included in line 22. Includes all loans held in trading accounts under a fair value option.

9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.

10. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.

11. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.

12. Fed funds are included in lines 19 and 23 by counterparty. Line 19 includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).

13. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

14. Excludes loans secured by real estate, which are included in line 11.

15. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

16. Excludes most securities held in trading accounts (included in line 2). Trading account securities at some smaller domestically chartered commercial banks are included in this item.

17. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).

18. Excludes the due-from position with related foreign offices, which is included in line 40. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.

19. Prior to July 1, 2009, components of assets and liabilities do not sum to the totals by the amounts of data items not previously published.

20. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.

21. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.

22. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

23. Difference between fair value and amortized cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

24. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program (www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8). Previously published "Notes on the Data" back to December 16, 2005, may also be found on the Federal Reserve Board's website (www.federalreserve.gov/releases/h8/h8notes.htm). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886).